

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

JENNIFER SANTIAGO

Debtor(s)

Case No. 19-12198-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/05/2019.
- 2) The plan was confirmed on 10/16/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/20/2024.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,282.37.
- 10) Amount of unsecured claims discharged without full payment: \$84,113.41.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$20,746.00
Less amount refunded to debtor	\$71.00

NET RECEIPTS: \$20,675.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,828.60
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,328.60

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE AUTO FINANCE	Secured	10,224.00	8,500.00	9,978.74	9,978.74	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	3,608.00	4,825.13	4,825.13	142.12	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	150.00	472.92	472.92	13.93	0.00
CAVALRY SPV INVESTMENTS LLC	Unsecured	427.12	427.12	427.12	12.58	0.00
CITY OF PHILADELPHIA (LD)	Secured	686.00	1,790.10	1,790.10	1,790.10	0.00
FINGERHUT	Unsecured	NA	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	NA	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	633.12	NA	NA	0.00	0.00
K JORDAN	Unsecured	211.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	586.61	586.61	586.61	17.28	0.00
LVNV FUNDING LLC	Unsecured	847.00	499.31	499.31	14.70	0.00
MIDNIGHT VELVET	Unsecured	NA	NA	NA	0.00	0.00
MONROE AND MAIN	Unsecured	NA	NA	NA	0.00	0.00
MONTGOMERY WARD	Unsecured	146.00	NA	NA	0.00	0.00
NEW HAMPSHIRE HIGHER EDUCATION	Unsecured	NA	NA	NA	0.00	0.00
PHILADELPHIA GAS WORKS	Unsecured	918.00	1,553.97	1,553.97	45.78	0.00
PHILADELPHIA PARKING AUTHORITY	Unsecured	NA	485.00	485.00	14.27	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	10,126.97	10,126.97	10,126.97	298.30	0.00
QUANTUM3 GROUP LLC	Unsecured	443.58	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING INC	Secured	82,819.58	85,479.60	1,113.79	1,113.79	0.00
SPRINT	Unsecured	1,500.00	NA	NA	0.00	0.00
T-MOBILE USA INC	Unsecured	NA	340.27	340.27	10.03	0.00
US DEPARTMENT OF EDUCATION	Unsecured	34,259.00	52,392.58	52,392.58	1,543.26	0.00
US DEPARTMENT OF EDUCATION	Unsecured	6,351.00	6,398.33	6,398.33	188.47	0.00
US DEPARTMENT OF EDUCATION	Unsecured	5,398.00	5,535.27	5,535.27	163.05	0.00
VERIZON	Unsecured	NA	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,113.79	\$1,113.79	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$11,768.84	\$11,768.84	\$0.00
TOTAL SECURED:	\$12,882.63	\$12,882.63	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$83,643.48	\$2,463.77	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,328.60</u>	
Disbursements to Creditors	<u>\$15,346.40</u>	
TOTAL DISBURSEMENTS :		<u>\$20,675.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/23/2024

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.